

Fill in this information to identify the case:

Debtor 1 Kathleen Cross Edgens

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

(State)

Case number 19-67716-jwc

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the LB-Cabana Series IV Trust.

Court claim no. (if known):

3-2

Last 4 digits of any number you use to identify the debtor's account: 6936

Property Address: 3204 Clearview Dr Sw

Number

Street

Marietta, GA 30060

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 7/24/22-8/24/22 2@ \$562.82

(a) \$ 1,125.65

b. Total fees, charges, expenses, escrow, and cost outstanding:

+ (b) \$

c. Total. Add lines a and b.

(c) \$ 1,125.65

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07 / 24 / 2022

MM/ DD /YYYY

Less Suspense -204.25

Total Due =\$921.39

Debtor 1	Kathleen Cross Edgens	Case Number (if known)	19-67716-jwc
	First Name Middle Name Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Laura A. Grifka Date 08/26/2022
Signature

Print: Laura A. Grifka Bar No. GBN 312055 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: lgrifka@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Kathleen Cross Edgens
3204 Clearview Dr SW
Marietta, GA 30060

Via CM/ECF electronic service:

J Rachel Scott
Atlanta Legal Aid Society, Inc.
54 Ellis Street NE
Atlanta, GA 30303

Nancy J. Whaley
Standing Chapter 13 Trustee
Suity 120, Truist Plaza Garden Offices
303 Peachtree Center Avenue
Atlanta, GA 30303

Dated: August 26, 2022

Respectfully submitted,

By: /s/ Laura A. Grifka
Laura A. Grifka , GBN 312055

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: lgrifka@mtglaw.com
MTG File No.: 21-000133-04



Loan#	
Borrower:	Edgens
Date Filed:	11/4/2019
BK Case #	19-67716
First Post Petition Due Date:	11/24/2019
POC covers:	11/24/2018-10/24/2019
MOD EFFECTIVE DATE:	N/A

		PAYMENT CHANGES		
DATE	P&I	Escrow	TOTAL	Reference
11/24/18	477.41	0.00	477.41	Payment listed in POC
09/24/21	477.41	40.40	517.81	NOPC filed with the court
11/24/21	477.41	123.56	600.97	NOPC filed with the court
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		
		0.00		

Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance
Beginning Suspense Balance						\$0.00			\$0.00
11/29/2019	\$477.41	Post	11/24/19	11/24/18	\$477.41	\$0.00			\$0.00
12/27/2019	\$477.41	Post	12/24/19	12/24/18	\$477.41	\$0.00			\$0.00
1/22/2020	\$477.41	Post	1/24/20	1/24/19	\$477.41	\$0.00			\$0.00
3/6/2020	\$477.41	Post	2/24/20	2/24/19	\$477.41	\$0.00			\$0.00
4/15/2020	\$954.82	Post	3/24/20	3/24/19	\$477.41	\$477.41	\$477.41		\$477.41
		Post	4/24/20	4/24/19	\$477.41	-\$477.41		\$477.41	\$0.00
7/22/2020	\$954.82	Post	5/24/20	5/24/19	\$477.41	\$477.41	\$477.41		\$477.41
		Post	6/24/20	6/24/19	\$477.41	-\$477.41		\$477.41	\$0.00
8/11/2020		Pre				\$0.00			\$0.00
8/12/2020		Pre	Pre-Petition Payment Applied	7/24/19		\$0.00			\$0.00
8/13/2020		Pre	Pre-Petition Payment Applied	8/24/19		\$0.00			\$0.00
8/14/2020		Pre	Pre-Petition Payment Applied	9/24/19		\$0.00			\$0.00
8/17/2020		Pre	Pre-Petition Payment Applied	10/24/19		\$0.00			\$0.00
9/10/2020		Pre				\$0.00			\$0.00
9/11/2020		Pre	Pre-Petition Payment Applied	11/24/19		\$0.00			\$0.00
10/20/2020	\$477.41	Post	7/24/20	12/24/19	\$477.41	\$0.00			\$0.00
11/5/2020	\$477.41	Post	8/24/20	1/24/20	\$477.41	\$0.00			\$0.00
11/12/2020		Pre				\$0.00			\$0.00
11/13/2020		Pre	Pre-Petition Payment Applied	2/24/20		\$0.00			\$0.00
11/16/2020		Pre	Pre-Petition Payment Applied	3/24/20		\$0.00			\$0.00
12/11/2020		Pre				\$0.00			\$0.00
2/8/2021		Pre				\$0.00			\$0.00
2/9/2021		Pre	Pre-Petition Payment Applied	4/24/20		\$0.00			\$0.00
4/6/2021	\$477.41	Post	9/24/20	5/24/20	\$477.41	\$0.00			\$0.00
4/6/2021		Pre				\$0.00			\$0.00
4/7/2021		Pre	Pre-Petition Payment Applied	6/24/20		\$0.00			\$0.00
5/17/2021		Pre				\$0.00			\$0.00
6/10/2021		Pre				\$0.00			\$0.00
6/11/2021		Pre	Pre-Petition Payment Applied	7/24/20		\$0.00			\$0.00

8/9/2021		Pre				\$0.00			\$0.00
8/9/2021		Pre	Pre-Petition Payment Applied	8/24/20		\$0.00			\$0.00
8/9/2021		Pre	Pre-Petition Payment Applied	9/24/20		\$0.00			\$0.00
1/20/2022	\$562.55	Post	10/24/20	10/24/20	\$477.41	\$85.14	\$85.14		\$85.14
2/17/2022	\$562.55	Post	11/24/20	11/24/20	\$477.41	\$85.14	\$85.14		\$170.28
3/21/2022	\$562.55	Post	12/24/20	12/24/20	\$477.41	\$85.14	\$85.14		\$255.42
5/5/2022	\$562.55	Post	1/24/21	1/24/21	\$477.41	\$85.14	\$85.14		\$340.56
5/10/2022	\$562.55	Post	2/24/21	2/24/21	\$477.41	\$85.14	\$85.14		\$425.70
6/16/2022	\$562.55	Post	3/24/21	3/24/21	\$477.41	\$85.14	\$85.14		\$510.84
			4/24/21	4/24/21	\$477.41	-\$477.41		\$477.41	\$33.43
7/22/2022	\$562.82	Post	5/24/21	5/24/21	\$477.41	\$85.41	\$85.41		\$118.84
8/19/2022	\$562.82	Post	6/24/21	6/24/21	\$477.41	\$85.41	\$85.41		\$204.25
						\$0.00			\$204.25
						\$0.00			\$204.25
						\$0.00			\$204.25